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Catering to Your Needs—Caterers Insurance

Traditional auto, property and liability insurance policies contain gaps a catering business owner should understand.

Auto Insurance—Many personal auto policies contain exclusions for autos used in the business of catering. Depending on the type of catering and equipment, business auto policies may contain similar exclusions.

Property Insurance—Most property insurance policies limit or exclude the use of business personal property away from the insured's premises. This poses a significant risk for caterers since a majority of catering is done off-premises.

General Liability Insurance (CGL)—The good news is that most traditional CGL policies

provide coverage anywhere within the coverage territory.

Alcohol—Alcohol service may pose a threat to coverage. Caterers who sell alcohol at events likely have no coverage under a CGL for claims of legal liability (e.g., a caterer serves someone too many drinks, then that person becomes intoxicated and causes an accident). Caterers who are not in the business of selling alcohol or are pouring drinks provided by someone else probably still have coverage under a CGL.

For more information on getting the best coverage for your catering business, call our office today. ■



When Employees Take Home Business Property

Smart business owners understand the importance of providing staff with the tools necessary to do a great job—even if it means those tools leave the nest from time to time. Dedicated staffers often take business property (laptop computers, cellular phones, product samples, etc.) home or on the road with them. When the tools leave the nest, does the insurance follow?

Most business property policies limit coverage for business property while away from the premises named in the policy, and some exclude it altogether. For example, many policies exclude coverage for property

while located in a vehicle or at another premises that is owned or leased by the business. Other limitations often exist on types of property covered, and there may be a separate, significantly lower coverage limit for off-premises property.

Sometimes these limitations can be covered by an endorsement or another type of policy. If your employees take business property off the premises, you might want to find out more about the specifics of your coverage. Give us a call if you have any questions or want to get more information on insuring your mobile business property. ■

Parking Garage Safety



Low ceilings, smaller spaces and plenty of shadows—if your business is one of millions that offer garage parking, consider providing the following safety precautions for your workers.

Provide after-hours security. If your business makes after-hours demands on employees, consider offering a garage escort service for those who must otherwise enter the garage alone.

Install security cameras and call boxes. These devices can deter crime and provide emergency assistance.

Light up. Keep the garage well lit to enhance personal security and to reduce auto accidents.

Mark posts and poles. Unmarked hazards can do serious damage to employee autos. Paint or place reflectors on gates, posts, poles and parking space dividers.

Patrol. A roving parking attendant can help reduce opportunities for crime and can aid those who are experiencing car trouble.

If you are responsible for garage parking for employees, you might have special insurance needs. Call us to see about coverage, and practice good risk reduction for your garage. ■

What If the Staff Falls Ill All at Once?

Business income insurance coverage is designed to keep a business afloat after suffering a covered property insurance loss. But what happens when illness, the biggest money loser of them all, hits your office?

Sick days cost American businesses hundreds of billions of dollars in lost productivity every year. Unfortunately, there's no business income coverage for illness. Business owners hoping to avoid huge losses related to sick staff must explore other methods to minimize illness and injury.

The first step is to make sure your business is a safe workplace. Consider conducting a formal safety audit with the aid of a professional risk manager. Tests on physical property, air quality, ergonomics and other health risks

could help you identify solutions that will keep staff healthy and missing fewer work days. The Occupational Safety and Health Administration might be a good resource for such an audit.

Wellness programs are another method of keeping staff in the pink. Sites like www.wellnessproposals.com offer helpful information on promoting employee health.

And don't forget the basics: Remind employees of the value of hand washing and staying home when they are contagious. Alert staff to outbreaks of seasonal illnesses and provide antiseptic wipes in the lavatories and coffee stations. With a little extra attention, your business may be able to keep spring fever a happy occasion! ■

Employees Only—Covering the Wanderers

Humans are curious creatures. When left unsupervised or unguided, there's simply no telling where they will end up. Many times that means customers and visitors will meander into harm's way if not warned or prevented, and that can be a source of great risk for your business.

Visitors should be kept out of dangerous areas. If a non-employee must enter a hazard zone, a protocol should exist to enforce safety. For instance, hard hats, ear or eye protection, or breathing filters should be mandated for admittance where appropriate, and insurance carrier guidelines should always be followed.

Keep "public areas" (areas open to non-employees) tidy and free of



tools, chemicals, equipment and other injury-causing hazards.

A general liability insurance policy covers bodily injury suffered on a business' premises to persons other than employees under certain conditions. But there's no protection like prevention. Design and enforce a safety-zone policy to reduce your risk of injury to patrons. ■

Repair Delays Cost Tenants

Tenants are in a difficult position. If the building they occupy suffers damage, there may be little more to do than wait. Repairs might be delayed, and that can have a direct impact on the continuation of the tenant's operations.

A business income with extra expense policy can help. It kicks in whenever there is direct damage to premises occupied by the insured that causes a suspension in operations. But the tenant, not the owner, must have the policy. Additional requirements include that the damage be caused by a covered cause of

loss, such as fire or windstorm, that the loss is not excluded and that all other conditions of the policy are met.

Worried your landlord might experience delays in making repairs after a loss, leaving your business to suffer?

A business income policy covers losses to net income and continuing expenses while the business is being restored. The extra expense

portion of the policy covers expenses resulting from the losses, such as overtime or the cost to rent a temporary location, that you would not have incurred had there been no initial loss.

The good news: There is no requirement that the premises be owned by the insured named on the policy!

Worried your landlord might experience delays in making repairs after a loss, leaving your business to suffer? A business income with extra expense policy will help you rest easy. For information on obtaining this valuable coverage, call our service team today! ■

Five Common Internet Security Threats

The National Cyber Security Alliance has identified the top five threats that small businesses face on the Internet.

#1—Malicious Code

In 2006, the FBI reported that malicious code comprised the largest number of cyber attacks. These attacks resulted in an average loss of \$69,125 per incident.

#2—Stolen/Lost Portable Computer or Mobile Device

The FBI also reported that stolen or misplaced laptops and other devices were a common cause of business data compromise. The average loss to a business of a single stolen/lost laptop was \$30,570.

#3—Spear Phishing

These scams are highly targeted

phishing attacks, often aimed at all individuals within a company. They arrive in the form of an e-mail that looks and sounds



legitimate, sometimes appearing to be from an executive or HR person requesting user names and passwords.

#4—Unsecured Wireless Internet Networks

Approximately 80 percent of businesses will operate on a wireless network this year, and 60 percent of small businesses' wireless networks are open. An open network is a target for hackers seeking easy entry and access to sensitive information.

#5—Insider/Disgruntled Employees

Unfortunately a common threat, these people can be more dangerous than any hacker because of their personal knowledge of your system.

An entire segment of the insurance industry has been designed to cover losses resulting from these and other cyber threats. For more information, call our service team today. ■

**Thank you for
your referrals.**

If you're pleased with us, spread the word! We'll be happy to give the same great service to all of your friends and business associates.

Keys to the Kingdom

Who has access to your office? Prevent property loss by limiting unmonitored entrance to your business.

Employees—Who has keys? Who has a code? Are there instances in which employees have made personal copies of keys? If so, who has them? Who knows or can see the security code? Has it been changed recently to minimize widespread knowledge? Do you have an “emergency key” kept outside the building, and how often do you relocate it?

Non-employees—Do you have an explicit agreement concerning security procedures with other businesses or individuals who have access to your property? Has the cleaning crew hired new staff and provided them keys without your knowledge? Are the suppliers to whom you have provided keys the same people routinely accessing your office, or have the faces changed?

Run an access audit this week and change locks and codes if you find that some time has passed since you reconfigured your physical security. ■
